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Intean Poalroath Rongroeurng Ltd.

ANNUAL REPORT 2025

Presented by:
IPR MFI



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IPR'S PROFILE





VISION MISSION AND VALUES



VISION

To be the leading Cambodian Microfinance Institution serving the agriculture sector.



MISSION

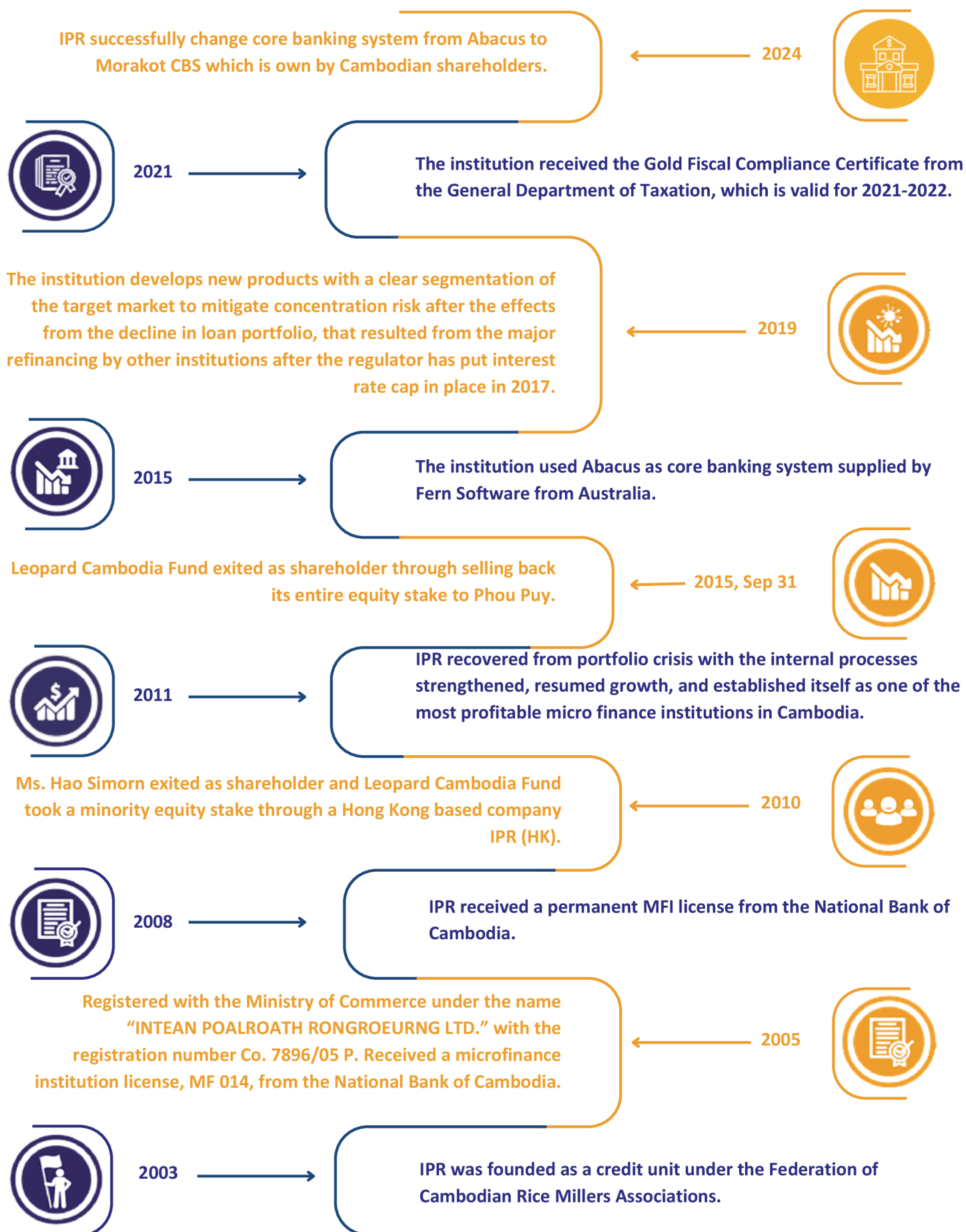
To provide convenient financial services adapted to agriculture-related business in order to improve the economic conditions of farmers while sustaining the institution's profitable growth.



VALUES

- Integrity and Honesty
- Accountability
- Teamwork
- Dignity and Respect

COMPANY BACKGROUND



CHAIRMAN'S MESSAGE



Mr. OKNHA PHOU PUY
CHAIRMAN

On behalf of the Board of Directors, I am pleased to present the Annual Report of IPR Microfinance Institution for the year ended 31 December 2025.

The past year has been a period of both challenges and opportunities for the microfinance sector and for IPR. Operating in an environment marked by economic uncertainty, increasing competition, climate-related risks, and regional instability along the border areas, IPR has continued to demonstrate resilience, discipline, and commitment to its mission of promoting financial inclusion for underserved communities.

The Board remains focused on strengthening governance, risk management, and long-term sustainability. During the year, we

provided strategic guidance to management on key areas including portfolio quality, capital adequacy, foreign exchange exposure, environmental and social risk management, and business continuity—particularly for branches operating in higher-risk locations. These efforts are essential to safeguarding the institution and protecting the interests of our clients, staff, and stakeholders.

I would like to commend the management team and all staff for their professionalism, dedication, and ethical conduct. Their hard work has enabled IPR to maintain operational stability while continuing to serve clients responsibly and transparently.

The Board is confident that with a clear strategic direction, strong leadership, and continued adherence to good governance principles, IPR is well positioned to navigate future challenges and pursue sustainable growth.

On behalf of the Board, I extend our sincere appreciation to our shareholders, regulators, partners, and clients for their continued trust and support. We look forward to working closely with management to further strengthen IPR in the years ahead.

Sincerely Yours,


ប្រធានក្រុមប្រឹក្សាភិបាល/ Chairman
Oknha PHOU Puy

BOARD OF DIRECTORS



MR. OKNHA PHOU PUY
CHAIRMAN

Mr. Oknha PHOU Puy is the Founder and Chairman of the Board of Directors of IPR since the inception, he is a prominent entrepreneur in the agriculture sector of Cambodia, especially in the rice milling sector. Mr. PHOU Puy is also the chairman and CEO of Baitang (Kampuchea) Plc, the largest rice miller in Cambodia.



MRS. POK NIVILAY
INDEPENDENT DIRECTOR

Ms. POK Nivilay has served as an independent director since April 2016. She has a long and distinguished career in Sales & Marketing, Communications and Public Relations. She previously worked as Head of Marketing and Communications, Corporate Sales Manager, and as a TV host of Law and health talk shows. Ms. Nivilay holds a Bachelor and a Master's degree of Business Administration with a major in General Management.



MR. PECH SANY
INDEPENDENT DIRECTOR

Mr. Pech Sany was appointed as an independent Board Member of IPR in January 2020. Beside IPR, he currently serves as Deputy Chief Executive Officer (DCEO) of the Agriculture Rural Development Bank (ARDB). Mr. Pech Sany has more than 20 years of experience in the banking sector. Prior to joining ARDB in 2001, he gained extensive experience at the National Bank of Cambodia (NBC) as well as at several Commercial Bank, where he held various professional positions.

He holds a Master degree in Accounting and Finance from the National University of Management (2004) and a Bachelor degree in Banking from the University of Banking, Vietnam (1991).



Miss. PHOU SOVANCHAN
Director (Appointed in January 2026)

Miss. PHOU Sovanchan was appointed as Director of the Board on 02 January 2026 after resigned from CEO at IPR. Previously, she worked as Compliance Officer at IPR, serving this function since July 2019. Prior to that, she had worked as a trainee assistant to CEO for 6 months during 2018.

Sovanchan has obtained a Bachelor's degree in Accounting and Finance from Cam-Ed Business School, while at the same time,

obtained a Certified Accounting Technician (CAT) certificate from the same school in 2018. In 2020, She has obtained a Master's degree in International Business, from Grenoble Ecole de Management, Singapore. During second year of Master's course, Sovanchan joined IPR during July 2019, as a Risk and compliance officer, and that was when she also obtained a Regulatory Compliance Certificate granted by The Institute of Banking and Finance, an institution owned by The Association of Banks in Cambodia. Sovannchan is currently pursuing a Charter Banker qualification offered by the Charter Banker Institute, UK.

CEO'S MESSAGE



HAY KIMKHORN
Chief Executive Officer

It is my privilege to share with you the Annual Report of **Intean Poalroath Rongroeurng Ltd (IPR)** Microfinance Institution for the year 2025.

This year has been a defining period for IPR as we balanced growth, risk management, and operational efficiency in an increasingly competitive and complex environment. Despite external pressures such as economic fluctuations, foreign exchange risks, and client vulnerability related to climate and border-area tensions, IPR continued to deliver financial services with responsibility and care.

Our key priorities during the year focused on strengthening portfolio quality, improving operational efficiency, enhancing staff capacity, and reinforcing a strong risk and compliance culture across the institution. We also made important progress in areas such as credit assessment, internal controls, environmental and social risk

screening, and client protection—ensuring that growth does not come at the expense of sustainability or integrity.

Clients remain at the center of everything we do. By improving service standards, streamlining processes, and reinforcing ethical conduct among staff, we aim to build long-term relationships based on trust, transparency, and mutual growth.

I would like to express my sincere gratitude to the Board of Directors for their guidance and oversight, and to our management team and staff for their commitment, resilience, and teamwork. Their collective efforts are the foundation of IPR's continued progress.

Looking ahead, we remain focused on prudent growth, digital and process innovation, strong risk management, and sound governance. With a clear strategic vision and the continued support of our stakeholders, I am confident that IPR will continue to grow responsibly and contribute positively to the communities we serve.

Thank you for your continued trust in IPR.

នាយកប្រតិបត្តិ/CEO

លោក ហៃ គីមយន

HAY Kimkhorn

EXECUTIVE MANAGEMENT



Miss. PHOU SOVANCHAN

CHIEF EXECUTIVE OFFICER (Resigned January 2026)

Miss. PHOU Sovanchan was appointed as Chief Executive Officer on 01 January 2021 and just resigned in January 2026 and held as director of the Board.

Sovanchan has obtained a Bachelor's degree in Accounting and Finance from Cam-Ed Business School, while at the same time, obtained a Certified Accounting Technician (CAT) certificate from the same school in 2018. In 2020, She has obtained a Master's degree in International Business,

from Grenoble Ecole de Management, Singapore. During second year of Master's course, Sovanchan joined IPR during July 2019, as a Risk and compliance officer, and that was when she also obtained a Regulatory Compliance Certificate granted by The Institute of Banking and Finance, an institution owned by The Association of Banks in Cambodia. Sovannchan is currently pursuing a Charter Banker qualification offered by the Charter Banker Institute, UK.



MR. HAY KIMKHORN

HEAD OF FINANCE AND ADMINISTRATION,

Appointed to be CHIEF EXECUTIVE OFFICER (CEO) in January 2026.

Mr. HAY Kimkhorn was appointed as a Chief Executive Officer on 12 January 2026 and still acting for the position of Head of Finance and Administration at IPR. Prior to this appointment, he served as Head of Finance and Administration of IPR since 2009. He has been working with IPR since 2006 and has accumulated over 20 years of experiences within the institution. Throughout his tenure, he has held various positions, including Branch Assistant, Branch Manager, and Head of Operations.

Mr. Kimkhorn holds a BBA in Finance and Accounting and MBA in Management from University of Management and Economic (UME), Battambang Province. He also has attended several training courses related to microfinance.



MR. CHENG VANNET
HEAD OF OPERATION

Mr. CHENG Vannet has served as Head of Operation at IPR since September 2019. He joined IPR in January 2010 and has held various key positions, including Loan Recovery Manager, Main Branch Manager, Credit Manager, Acting Head of Operations and Head of Internal Audit. Prior to joining IPR, he worked at other microfinance institutions as Credit Officer and Operations Manager.

Mr. Vannet holds a Master's Degree in Business and Economics majoring in Management from Panha Chiet University in 2014. He also holds a Bachelor's Degree in Economics majoring in Development Economic from RULE in 2002. In addition, he has attended several training courses related to management and credit risk management in the microfinance sector.



MR. PHOUK COVITH
INFORMATION TECHNOLOGY MANAGER

Mr. PHOUK Covith was appointed as IT Manager of IPR in February 2020. Prior to joining IPR, he served as IT Manager at Lyhour Exchange in 2018. In 2017, he worked as a Senior Supervisor at Prudential Life Assurance Cambodia. In 2015, he held the position of Senior Programmer at Amret Microfinance Institution. In addition, he led several projects that participated in the I-ENVEX 2014 program in Malaysia.

He holds a Bachelor's degree in Computer Science from Norton University. He has extensive expertise in developing and managing core banking systems, MIS report, Data Warehouse, In-House Application and providing various technology-related solutions to the education sector, microfinance institutions, and insurance companies.



MR. SENG KAKADA
INTERNAL AUDIT MANAGER

Mr. SENG Kakada was appointed as the Internal Audit Manager at IPR in May 2020. Prior to joining IPR, he has more than 6 years of work experience in the financial sector with various position such as Senior Credit Officer at SAMIC Microfinance Plc, Internal Auditor at IPR Ltd and Credit Analyst at Canada Bank Plc.

Mr. Kakada hold MBA major in Finance and Banking from Norton University and BBA in Finance and Banking from the University of Human Resources.



Mr. OUM Kosal
Operation Manager

Mr. OUM Kosal is Operation Manager in 2019. He has been with IPR since 2011 in different roles such as Deputy Branch Manager, Branch Manager, Credit Manager and Acting Head of Operations. Before joining IPR, he held various positions at other MFIs including Credit officer and Branch Manager. He was also a teacher at Secondary and High school for 6 years.

Mr. Kosal holds a Bachelor's Degree in Management and currently pursues his Master Degree in the University of Management and Economic (UME). Beside work and education, Kosal attended several training courses related to Microfinance.



Ms. HIM Rina
Accounting and Finance Manager

Ms. HIM Rina is holding Accounting and Finance Manager since January 2017, she oversees all accounting, finance and tax for the company. She's been working with IPR since 2008 with various positions such as cashier, accountant, finance controller and finance officer. Ms. Him Rina has two years of experience as researcher with Indochina Research Company.

Ms. Him Rina hold a Bachelor of Economics in Finance and Banking at Cambodian Mekong University. Rina attended several training courses related to Taxation and accounting management for MFI



Miss. TY Sreynech
Risk and Compliance Officer

Ms. Ty Sreynech joined the IPR in June 2023 as a Risk and Compliance Officer. Prior to joining IPR, she worked as a Property Valuation Officer at Asia Real Estate.

She obtained the Compliance Level 1 certification from the Institute of Banking and Finance (IBF) in April 2025. In July 2023, she obtained a Regulatory Compliance Certificate of Cambodia Microfinance Association (CMA). In 2020,

She obtained a Bachelor's degree in Tourism Management from the Royal University of Phnom Penh.

SHAREHOLDER AND LENDER

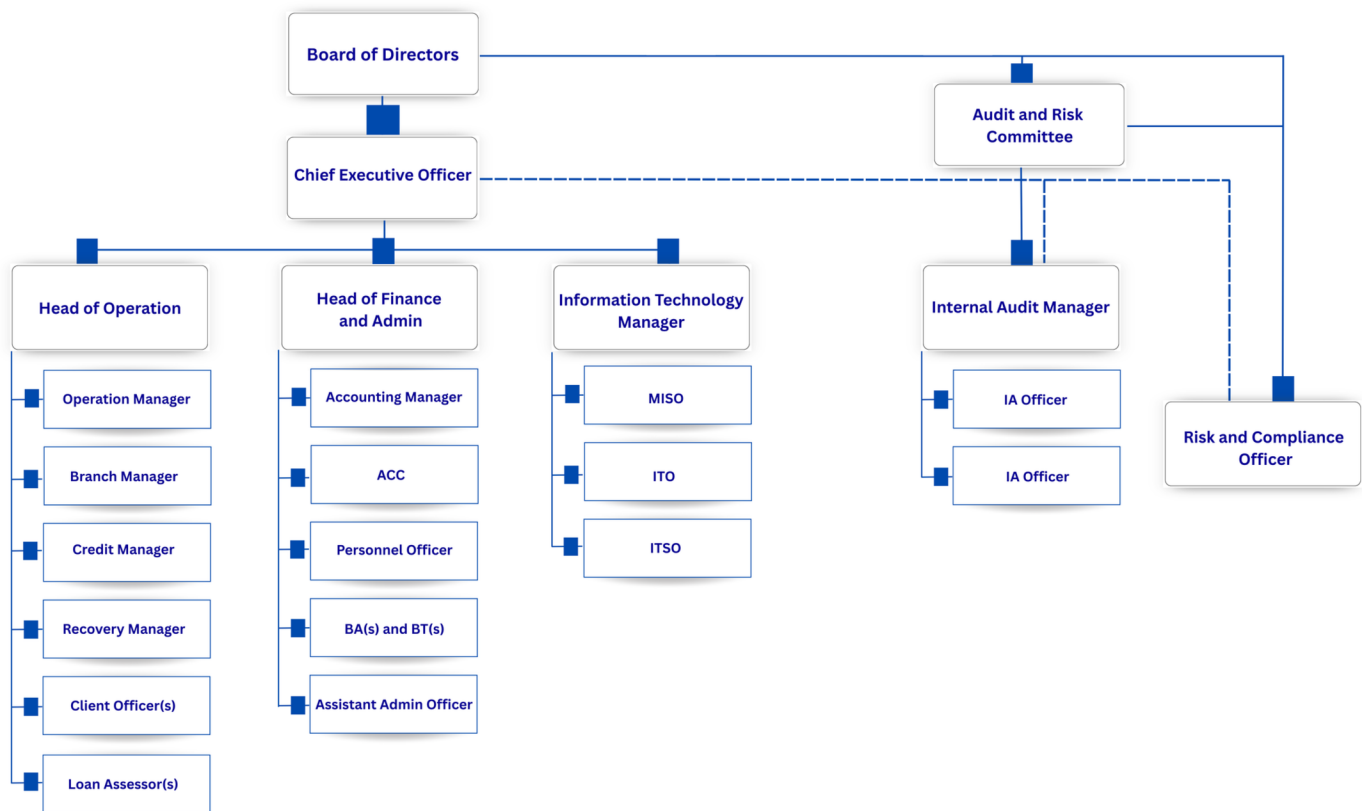
SHAREHOLDER



Mr. Oknha PHOU

Puy is a private Cambodian individual shareholder and main founder of
INTEAN POALROATH RONGROEURNG Ltd.

ORGANIZATIONAL CHART



BRANCH STRUCTURE



CLIENTELE & PRODUCT

IPR'S LOAN PRODUCTS

IPR continue adjusted its credit policy and procedures and developed other relevant policies in adaptation to the concept of Client Protection Principal Standards for day-to-day operations and practices in all IPR's branches. Existing loan products were modified and new loan products were developed to suit the clients' needs, in particular the middle and low-income people in the rural areas of Cambodia. The diversification of different loan products aims to meet a larger segment of customers. The list of IPR's loan products is as bellowed:

Agriculture Loan



Mainly focus on general farmers and member Agriculture Value-Chain (AVC), for the purpose to purchase of agricultural equipment, which includes: seeds, fertilizers, pesticides, oil and agricultural fees, etc.

It is for general customers who focus on either farmers or rural business people who need to buy agricultural equipment for personal use or for family business purposes.

Asset Loan



The purpose of this loan is to purchase additional agricultural land to expand agricultural activities or to renovate existing houses, build new houses on privately owned land.

The purpose of this loan is to support all small business owners, retailers, service providers who need money to support their business operation and/or purchase heavy equipment for their business purpose.

Agri-equipment/ investment Loan



Business Loan



REVOLVING LOAN



The purpose of this loan is to support the operational needs of all types of businesses and manufacturing enterprises, including small and medium enterprises.

For existing customers and other customers who need their own motorcycle for general or business use.

MOTOBIKE LOAN



HOME APPLIANCE LOAN



For existing customers and other customers who need home appliances for family convenience or personal entertainment needs.

For registered companies, SME and Retails Stores who had liquidity problem for a short period of time such as to pay to suppliers, to pay debt to the bank.

BRIDGING LOAN



GREEN LOAN



For clean water and sanitation, as well as renewable energy solutions such as solar lamps, household solar systems, solar water pumps, wind-powered equipment, and biogas stoves.

IPR'S CLIENTELE

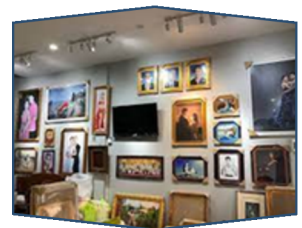
Farmers: Farmers who need money to support their farming activities, to invest for heavy equipment, or to buy addition farm land.



Small Business Owner: Small business owner, retail store, grocery store, cloth shop, fashion shop, service providers etc. who need working capital to support their business requirements and operation.



Small and Medium Enterprise: Registered SME, Private Company, Retail Stored, Depo, super market etc. who faced with liquidity problem at a specific period of time to support their specific need to fulfil their stock or pay-off their loan with Bank of financial institution.



Other Consumer Clients: other general customer, including professor, public servants, private company staff (which have regular monthly salary), who want to buy motorcycle or home appliance (refrigerator, air conditioner, laundering machine, TV, water pumping, solar lamp etc...) for their personal use to provide better living condition or entertainment for their family.

IPR'S PERFORMANCES 2025

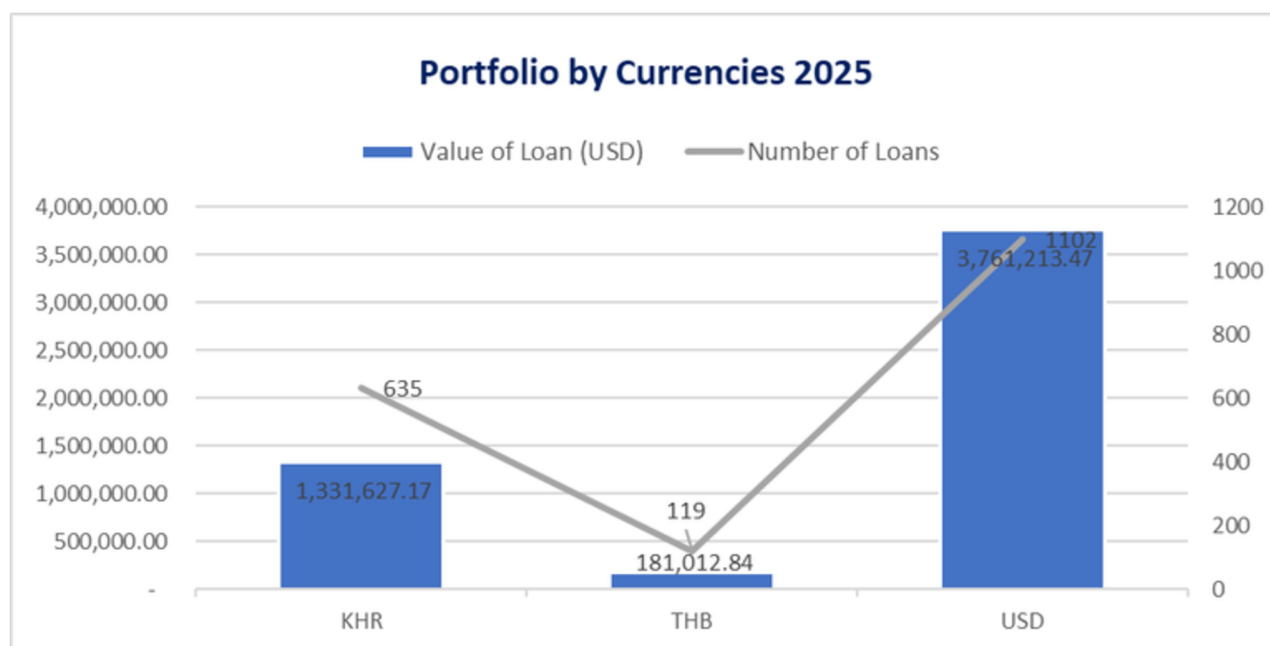
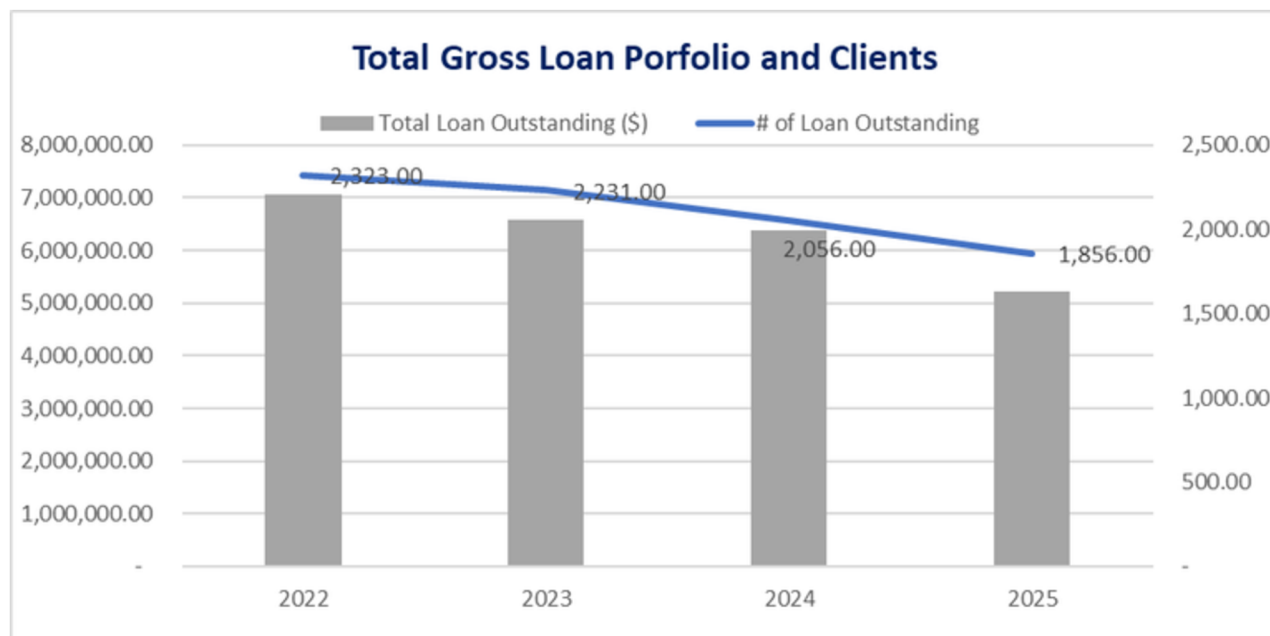


KEY FIGURES 2025

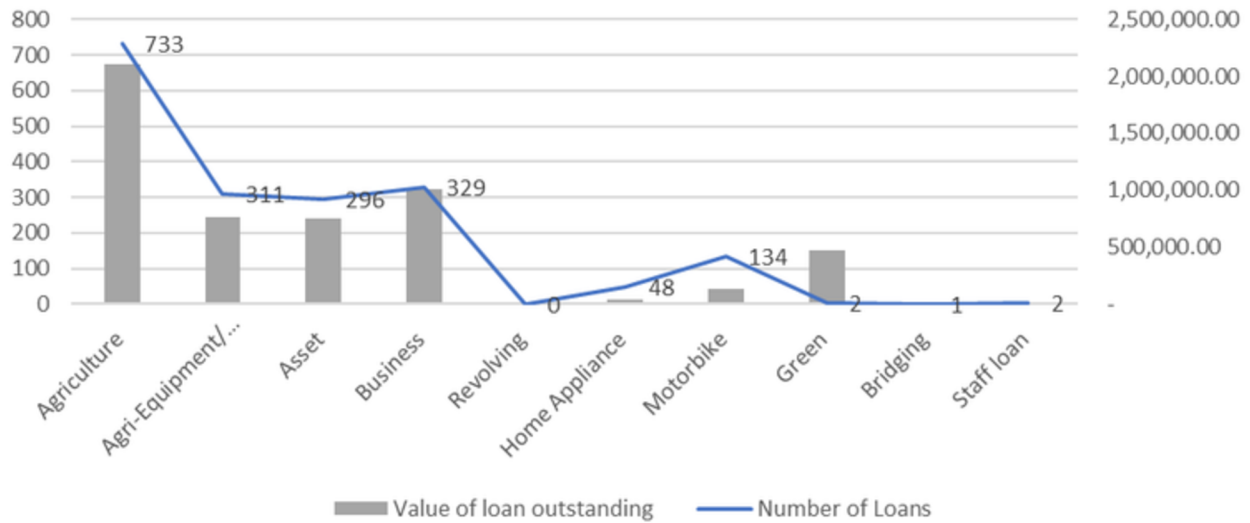
INDICATORS	Measure	Audited 2025	Audited 2024	Audited 2023	Audited 2022
Operating provinces	-	5	5	5	5
Operating districts	-	31	29	32	36
Operating communes	-	119	121	127	136
Operating villages	-	448	477	492	512
Staff	-	72	74	73	72
Outstanding borrowers	-	1,617	1,832	2,035	2,119
Gross loan portfolio	US\$	5,227,791	6,383,868	6,587,366	7,060,589
Net profit	US\$	140,919	330,411	232,815	338,810
Total assets	US\$	6,216,529	7,996,325	7,673,604	7,473,651
Total equity	US\$	6,082,625	7,941,705	7,611,294	7,378,479
Women borrowers	%	56.50	58.02	60.98	67.01
Rural borrowers	%	98.10	97.98	97.62	97.6
Agriculture loans	%	56.25	49.27	40.07	34.01
Portfolio at risk (PAR>30 days)	%	5.12	3.58	4.17	3.13
Write-offs	%	0.00	0.39	2.87	0.69
Yield on portfolio	%	16.40	17.29	18.73	19.63
Cost of fund ratio	%	0.00	0.00	0.00	0.25
Operating expense ratio	%	14.8	13.41	12.46	12.08
Return on assets (ROA)	%	2.0	4.2	3.1	4.4
Return on equity (ROE)	%	2.0	4.2	3.1	4.5
Leverage ratio	%	0.0	1.3	0.8	5.1
Operational self-sufficiency	%	122	144	131	156

BUSINESS PERFORMANCE

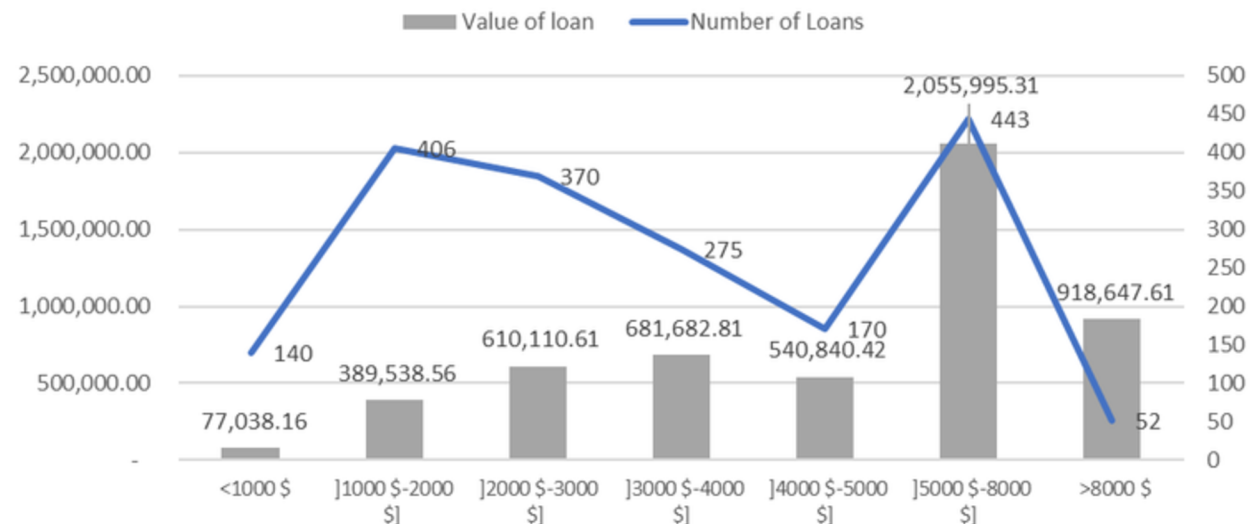
LOAN PORTFOLIO



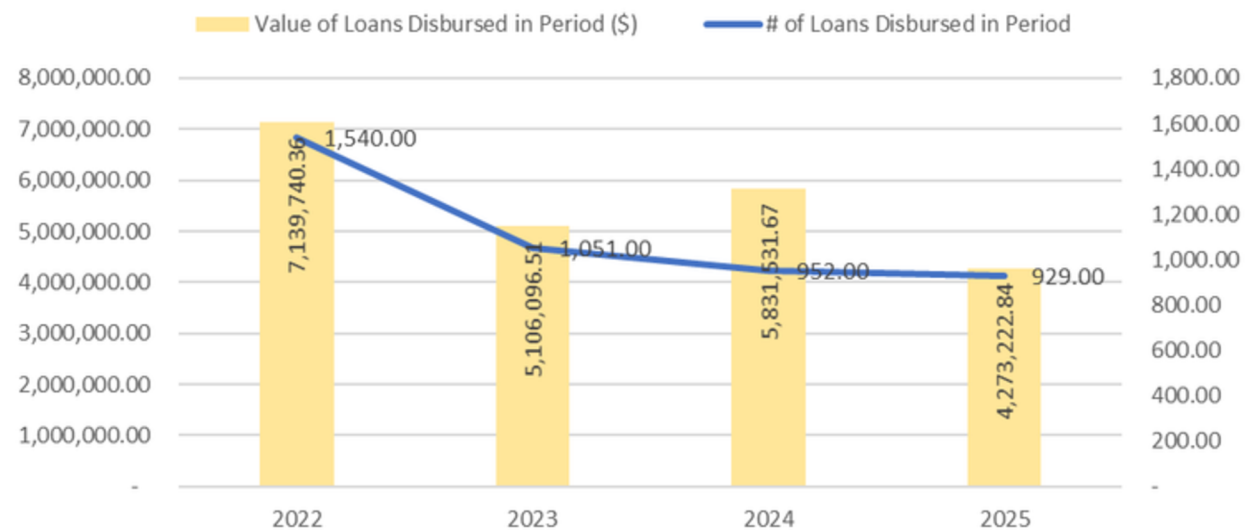
Loan by Loan Products 2025



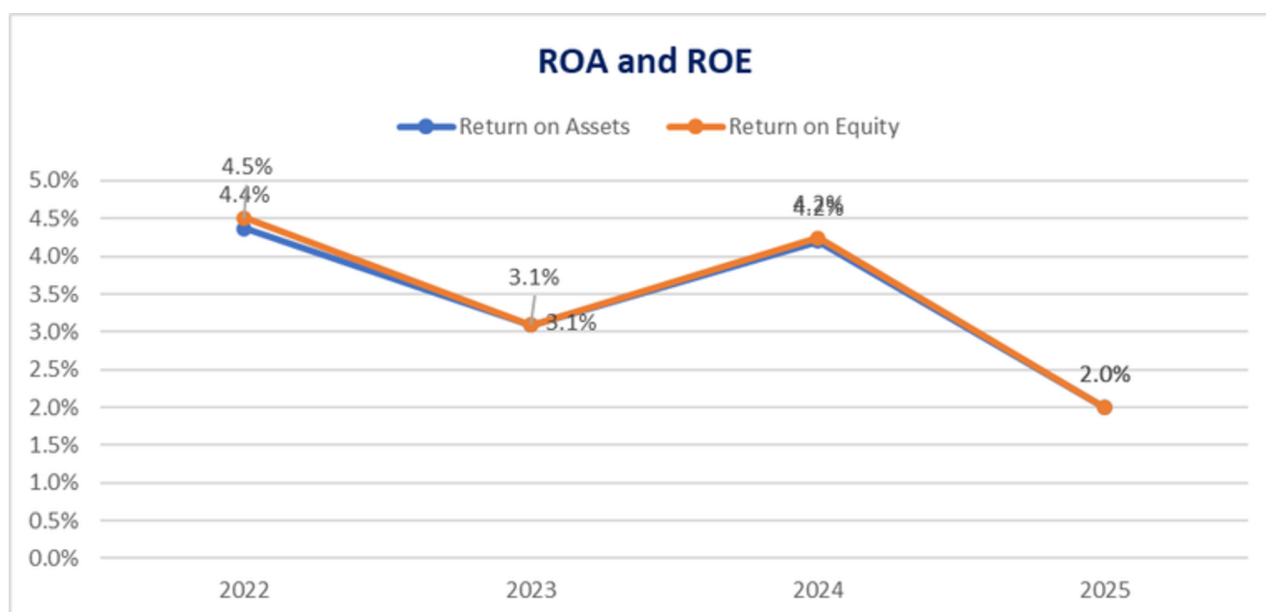
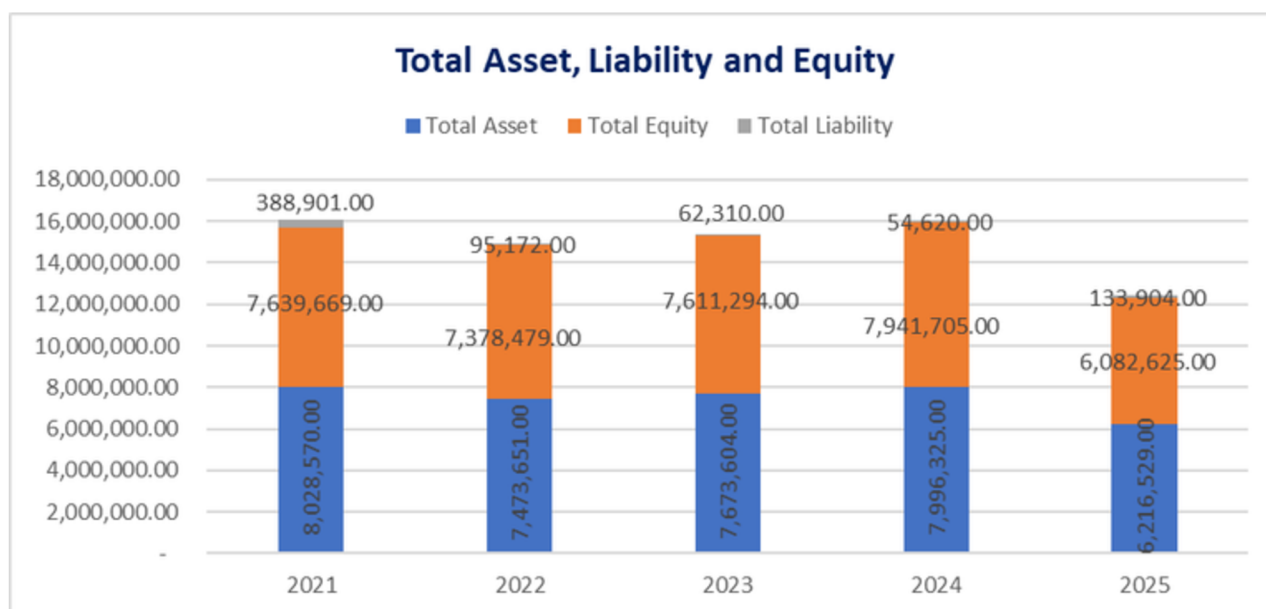
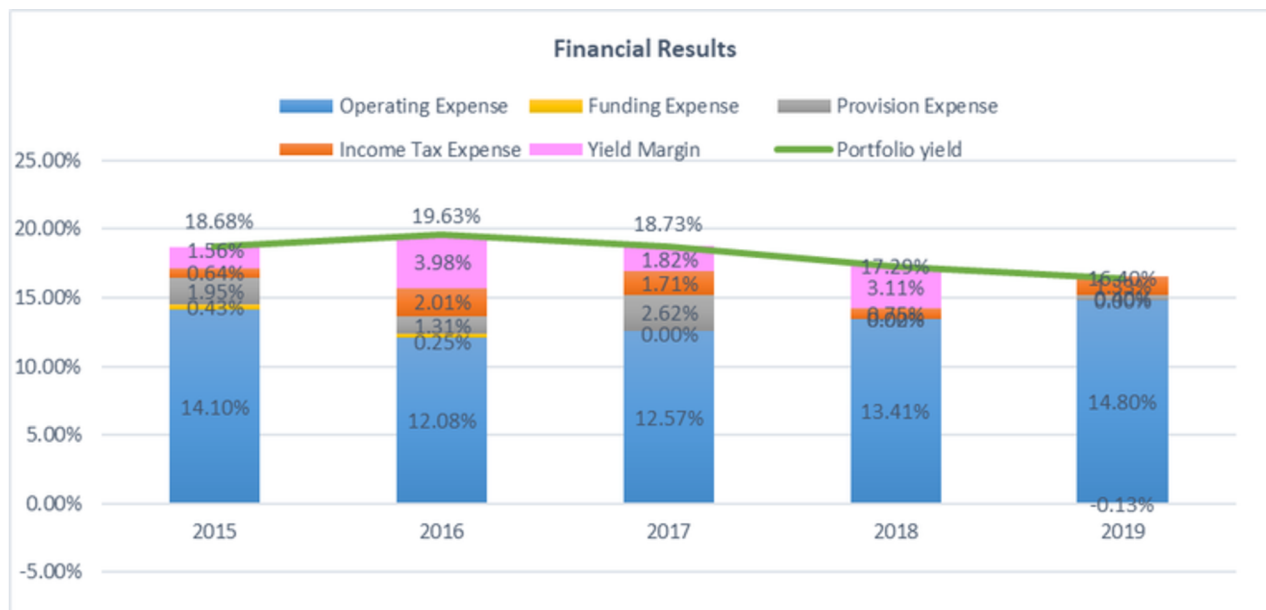
Portfolio and Clients by loan size 2025



Total Loan Amount and Clients Disbursed



FINANCIAL RATIO



CLIENT'S SUCCESS STORY



Mr. Phem Ra, Phnom Prek District, Battambang Province

Mr. Phem Ra is a farmer engaged in vegetable cultivation and a wholesale trader in Phnom Prek District. He is one of IPA's successful clients at the Phnom Prek Branch and, as of the end of 2025, has completed two loan cycles with IPR.

Before obtaining a loan from IPR, he faced financial difficulties in supporting his farming activities, particularly in purchasing agricultural equipment and vegetable seeds. During the first loan cycle, he borrowed USD 8,000 to purchase materials for constructing vegetable greenhouses and to support vegetable cultivation. In the latest loan cycle in 2025, he received another loan of USD 8,000 to expand his farming operations and purchase a water pump motor.

Through the financial support provided by IPR, Mr. Phem Ra has been able to improve his family's living conditions, including access to healthcare services, sufficient food, and clothing for family members. In addition, his assets have significantly increased. Prior to receiving the loan from IPR, he owned only 2 hectares of farmland and had no farming equipment. Currently, he owns 4 hectares of farmland and two water pump machines for agricultural use.



Ms. Mi Vuth, Bakan District, Pursat Province

Ms. Mi Yuth is a farmer engaged in mixed vegetable cultivation and dry-season rice farming in Bakan District. She is one of IPR's successful clients at the Pursat Branch and, as of the end of 2025, has completed two loan cycles with IPR.

Before obtaining a loan from IPR, she faced financial difficulties in supporting her family's livelihood and covering her children's education expenses. During the first loan cycle, she borrowed USD 7,500 to purchase farmland. In the latest loan cycle in 2025, she received another loan of USD 7,500 to support dry-season rice farming and expand her agricultural activities.

Through the financial support provided by IPR, Ms. Mi Vuth has been able to improve her family's living conditions, including access to healthcare services, sufficient food, education for her children, and clothing for family members. In addition, she was able to construct a sanitary toilet and renovate her house. Furthermore, her assets have significantly increased. Prior to receiving the loan from IPR, she owned only 3 hectares of farmland and one motorcycle. Currently, Ms. Mi Vuth owns 4 hectares of farmland, two motorcycles, and one electric bicycle for daily use.

INTERNAL AUDIT AND CONTROL



Internal Audit is a dynamic profession that plays an important role in evaluating and improving the effectiveness of risk management, internal control, and governance processes within IPR. Internal Auditors work closely with management to systematically review systems and operations. These reviews are aimed at identifying how effectively risks are managed, whether appropriate processes are in place, and whether established procedures are being properly followed. Internal Audit also identifies areas where operational efficiencies and innovations can be introduced.

The Internal Audit Department consists of three staff members, including one Internal Audit Manager and two Operational Auditors.

In 2025, the Internal Audit Department conducted two full-scope audit cycles in each branch. As a result, the risk scores and ratings of all branches were assessed as either “Acceptable” or “Minor Issue.”

During the same year, the department organized three meetings with the Audit and Risk Committee to discuss audit findings and action plans for the following year.

As the Secretary of the Audit and Risk Committee, the Acting Head of Internal Audit regularly submitted risk limit and risk register reports on a monthly and quarterly basis to the Risk Committee and the Board of Directors for their review and constructive recommendations.

Moreover, the Internal Audit Department implemented an “Internal Audit Worksheet and Rating System” for non-performing loans and written-off loans. The new system identifies specific risks related to loan recovery and loan follow-up, while also assessing the effectiveness of bad loan management practices at each branch.

STAFF CAPACITY BUILDING

INDICATORS	2025	2024	2023	2022
Staff Information				
<i>Number of Total Staff</i>	72	74	73	72
<i>Number of Management</i>	13	13	14	14
<i>Percentage of Office Staff</i>	61%	58%	62%	58%
<i>Percentage of Field Staff</i>	38%	42%	38%	42%
Staff Education				
<i>Master's degree</i>	7%	6%	5%	6%
<i>Bachelor's degree</i>	57%	51%	56%	51%
<i>Association and under</i>	36%	42%	38%	43%



List of Trainings and Workshops in 2025



Internal Trainings

1. Data Posting guideline
2. Loan Assessment Technique, Loan Restructuring and Refinancing guideline
3. Refreshment on Morakot Core Banking System
4. Loan Product Characteristics and Loan Forms
5. Loan Product Characteristics and Data Posting Guideline
6. Loan Recovery Guideline, Loan Product Characteristics and Selling Skill
7. Credit Policy and Procedures, Loan Product Characteristics, Income and Expense guideline, Loan File Management guideline, Client Feedback Mechanism, and Selling Skill
8. Income and Expense guideline, Loan File Management Guideline, Internal Rule and Client Feedback Mechanism
9. Credit Policy and Procedures, Loan Product Characteristics, Working hour Guideline and Whistleblowing Guideline
10. Efficiency of Credit Management
11. Updated Loan Restructured Policy
12. Updated Loan Product Characteristics
13. Data Posting guideline
14. Internal Audit Scope
15. Refresh Training on Internal Rule and Code of Conducts
16. Morakot Core Banking System
17. Refresh Training on Internal Rule and Code of Conducts
18. Update on Accounting Records
19. Roll out GLP Growth Strategies
20. CMA Code of Conduct and Lending Guideline
21. Refreshment on ICT Policy

External Trainings and Workshops

1. Workshop on Online Public Services and Responsible Lending in the Construction and Real Estate Sector.
2. Training on Workplace Communication Skills.
3. Training on Weekly Reporting for Loan Restructuring.
4. Training on Responsible Lending.
5. Workshop on the Draft Guideline for Technology and Cyber Risk Management in Banking and Financial Institutions.
6. Workshop on FATCA Implementation and International Tax Compliance.
7. Workshop on FATF 5th Round Mutual Evaluation Procedures and Methodology.
8. Webinar on FCP Considerations in Product Design and Management.
9. Training on Financial Due Diligence.
10. Training for Administration and Human Resources Officers by the Ministry of Labour and Vocational Training 2025.
11. Awareness Program on Quarterly Reporting of Gender-Disaggregated Financial Inclusion Data.
12. Training on Integrating ESG Standards into Green Product Development.
13. Training on the Use of the NBC Portal for Submission Requests to the National Bank of Cambodia.
14. Training on Greeting Cambodia Microfinance Association
15. Participation in the 2025 Annual Microfinance Conference
16. Training on Skills of a Successful Internal Auditor.
17. Workshop on Monthly Credit Reporting by Sector, Institution, and Economic Activity.



IPR'S CORPORATE RESPONSIBILITY



IPR'S SOCIAL RESPONSIBILITIES

IPR always strives to make a positive contribution to the socio-economic development and environment of the country. Towards this end, IPR forms clear strategies to fulfil the responsibility toward staff, clients, society, and the environment.

Responsibility Toward Staff

Staff's well-being and development are one of IPR's top priorities. That's why IPR constantly provides opportunities for growth, rewards, and assistances for deserving staff. Every year IPR provided staff orientation, internal training and external training and workshop.

Responsibility toward Clients

IPR cares about the financial well-being of clients and always caters to their needs.

IPR is committed to fair consumer practice and protection. IPR prepared for obtaining the certification of Client Protection Principles (CPP) from CP partway.



IPR's Aid to clients along border with Thailand:

According to the guidance from National Bank of Cambodia, IPR waived interest payments and defer principal payments for military and refugee clients to help ease the burden on those affected by the Cambodian-Thai border conflict in Phnom Proek and Sampov Loun districts, Battambang province.

By December 2025 IPR Waived Penalty and Fee charge 282 clients with amount of USd 2,452 and waived interest to 315 clients amount of \$ 34,918.

Responsibility toward the Society and Environment

IPR is fully aware of and lives up to its responsibility to bring about positive impacts on the society and environment. Currently, IPR does not have any measures in place to assess its environmental footprint, however, we try to encourage our stakeholders to pay strong attention on the environment and be eco-friendly whether it is cutting down the use of papers and save water and electricity. Our duty to the public, IPR has made donations on multiple occasions for national emergencies and being responsive to clients' needs in their difficult times. The Chairman of IPR has always been taking part in helping the society especially farmers, and this has built the culture for IPR to always be a helping hand, no matter how small, IPR will always be a part to contribute to the society when they are in need.

By the end of 2024, IPR started control resource usage tracking as the following:

Electricity Consumption:



in KWH: 71,120 KWH

in KHR: 55,915,400 KHR

Fuel Consumption:



in Litter: 13,436.88 L

in KHR: 53,147,576 KHR

Water Consumption:



in Cubic meter: 1,394.30 M3

in KHR: 2,569,600 KHR

Paper Usages:



in unit: 150 unit

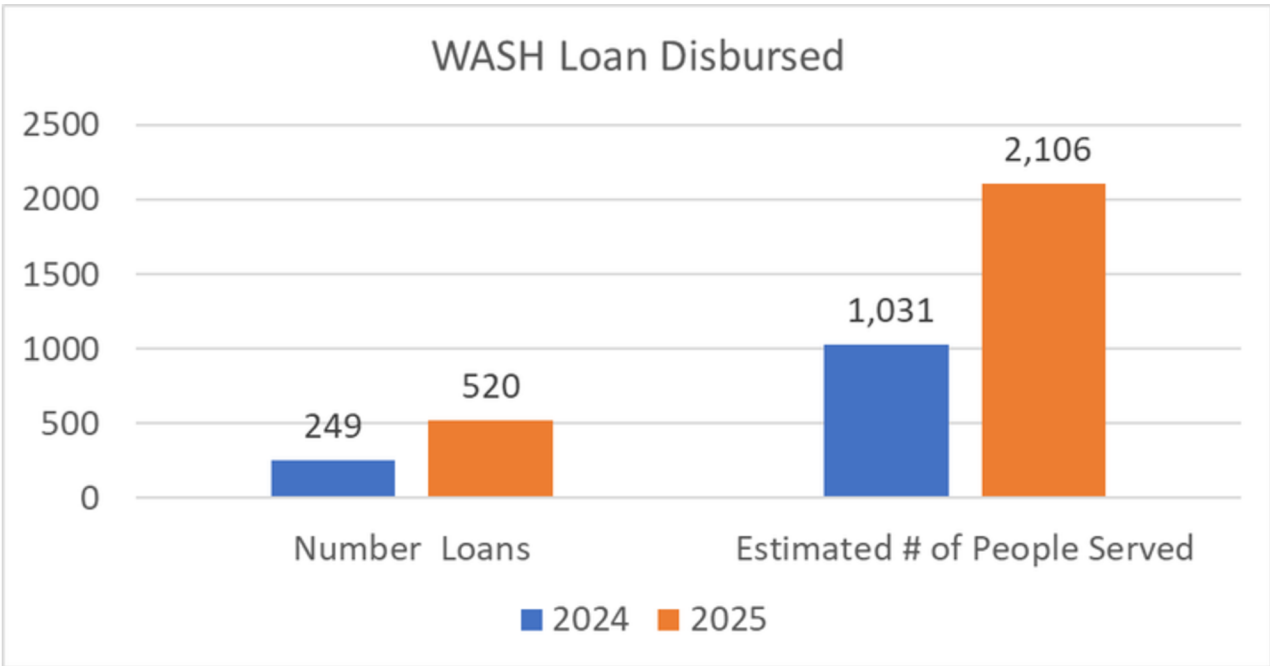
in KHR: 3,378,000 KHR

In 2023, IPR participated in the water and sanitation loan program supported by Water.org through the Cambodia Microfinance Association (CMA) to promote financial inclusion in water and sanitation services.

In 2024, IPR provided loans to 249 clients for water supply, water quality, sanitation, and combined water and sanitation purposes. The total loan portfolio amounted to USD 33,230, benefiting 1,031 users.

In 2025, the program expanded significantly, reaching 520 clients with a total loan portfolio of USD 38,813 and 2,106 users.

As of 2025, IPA has cumulatively provided water and sanitation loans to 769 clients, with a total portfolio of USD 72,043, benefiting 3,137 users.



As part of its future plan, IPR will continue to expand its water and sanitation loan portfolio in order to contribute to improving the living standards of local communities by ensuring better access to safe water and adequate sanitation in line with their needs.

The following clients have utilized IPR’s water and sanitation loan services:



Ms. Oun Pha and her husband, **Mr. You Virak**, have three children. Previously, their family relied on rainwater, boiled water, and water purchased from local vendors. This practice was costly, time-consuming, and at times unsafe due to improper storage and lack of hygiene.

After receiving a loan with IPR, they allocated part of the funds to purchase a water filtration system. As a result, the family now has regular access to safe and clean drinking water. This has improved their living conditions by reducing household expenses, saving time, and ensuring better health and hygiene for daily consumption.

Furthermore, in 2025, IPR joined the CREFA (Climate Resilience for All) initiative with support from Water.org through the Cambodia Microfinance Association (CMA) to promote green finance inclusion.

The purpose of IPR’s participation is to study, gain knowledge, and develop green credit products aimed at reducing vulnerability to climate change in Cambodia and contributing to global climate resilience efforts.

TAX PAID REPORT

INDICATORS	(\$) 2025	(\$) 2024	(\$) 2023	(\$) 2022
<i>Patent Tax</i>	3,737.85	3,675.15	3,671.97	3,643.43
<i>Signboard Tax</i>	2,026.79	2,500.00	2,797.70	2,307.09
<i>Transportation Tax</i>	99.68	99.38	97.92	97.16
<i>Tax on Salary</i>	19,903.02	19,131.44	20,992.00	18,689.47
<i>Prepayment Profit Tax</i>	10,676.46	12,735.70	13,832.76	14,885.31
<i>Withholding Tax on Rental</i>	7,971.41	8,220.40	8,032.17	7,448.62
<i>Withholding Tax on Service (residence)</i>	9,922.64	11,470.25	10,553.54	10,545.37
<i>Withholding Tax on Service (non=residence)</i>	36.31	650.69	334.59	1,837.47
<i>Withholding Tax on Interest (residence)</i>	-	-	-	2,647.06
<i>Withholding Tax on Interest (non-residence)</i>	-	-	-	-
<i>Tax on Profit</i>	45,225.80	21,976.09	28,031.01	64,813.82
<i>Stamp Duties Tax</i>	-	-	-	-
<i>Others Tax</i>	-	-	-	242.84

IPR'S AUDITED FINACIAL STATEMENT



REPORT OF THE BOARD OF DIRECTORS

The Board of Directors (the “Board” or “Directors”) hereby submit their report together with the audited financial statements of Intean Poalroath Rongroeurng Ltd. (“the Company”) for the year ended 31 December 2025 (the “financial year” or “year”).

Principal activities

The principal activity of the Company is to provide credit services to improve the living standards of its customers in terms of rural development. Such credit services are offered by the Company in its head office in Phnom Penh and other provincial branches that are located in Takeo, Pursat, Battambang and Banteay Meanchey.

Financial results

The financial results of the Company was as follows:

	2025		2024	
	US\$	KHR'000	US\$	KHR'000
		(Note 2.4)		(Note 2.4)
Profit before income tax	217,989	874,354	378,993	1,542,880
Income tax expense	(77,071)	(309,132)	(48,582)	(197,777)
Net profit for the year	140,918	565,222	330,411	1,345,103

Dividends

During the year, the Company paid dividends amounting to US\$2,000,000 to the shareholder upon approval from the National Bank of Cambodia (“NBC”) on 4 September 2025.

Share capital

The paid-up capital of the Company as at 31 December 2025 is US\$3,088,645 (2024: US\$3,088,645) with a par value of US\$119 per share. Refer to Note 12 for the detailed Company’s share capital and shareholding structure.

Share capital

The paid-up capital of the Company as at 31 December 2025 is US\$3,088,645 (2024: US\$3,088,645) with a par value of US\$119 per share. Refer to Note 12 for the detailed Company's share capital and shareholding structure.

Reserves and provisions

There were no material transfers to or from reserves and provision during the financial year other than amount as disclosed in the financial statements.

Bad and doubtful debts

Before the financial statements of the Company were prepared, Directors took reasonable steps to ascertain that action has been taken in relation to the write-off of bad debts and the allowance for doubtful debts, and satisfied themselves that there were no known bad debts and no allowance was necessary for doubtful debts.

At the date of this report, the Directors are not aware of any circumstances that would render it necessary to write off bad debts or to make an allowance for doubtful debts in the financial statements of the Company, to any material extent.

Current assets

Before the financial statements of the Company were prepared, the Directors took reasonable steps to ensure that any current assets, that were unlikely to be realised in the ordinary course of business at their value as shown in the accounting records of the Company had been written down to an amount that they might be expected to realise.

At the date of this report, the Directors are not aware of any circumstances that have arisen to render the value attributed to the current assets in the financial statements of the Company misleading.

Valuation methods

At the date of this report, the Directors are not aware of any circumstances that have arisen which would render adherence to the existing methods of valuation of assets and liabilities in the financial statements of the Company misleading or inappropriate.

Contingent liabilities

At the date of this report, there does not exist:

- Any charge on the assets of the Company that has arisen since the end of the financial year that secures the liabilities of any other person, or
- Any contingent liability in respect of the Company that has arisen since the end of the financial year other than in the ordinary course of its business operations.

No contingent or other liability of the Company has become enforceable, or is likely to become enforceable, within the period of 12 months after the end of the financial year that, in the opinion of the Directors, will or may substantially affect the ability of the Company to meet its obligations when they fall due.

Changes of circumstances

At the date of this report, the Directors are not aware of any circumstances not otherwise dealt with in the report or in the financial statements of the Company, that would render any amount stated in the financial statements misleading.

Items of an unusual nature

The results of the operations of the Company for the financial year were not, in the opinion of the Directors, materially affected by any items, transactions or events of material and unusual nature.

There has not arisen in the interval between the end of the financial year and the date of this report any item, transaction or event of material and unusual nature likely, in the opinion of the Directors, to affect substantially the results of the operations of the Company for the financial year in which this report is made.

Events since the reporting date

At the date of this report, except as disclosed in the financial statements, there have been no significant events occurring after the reporting date that would require adjustments or disclosures to be made in the financial statements.

The Board of Directors

The members of the Board of Directors during the year and at the date of this report are:

1	Oknha Phou Puy	Chairman
2	Mr. Hsu Ming Yee	Director
3	Mrs. Pok Nivilay	Director
4	Mr. Penh Sany	Director

Directors' interests

The Director's interest is disclosed in Note 12 of the financial statements.

Directors' benefits

During and at the end of the financial year, no arrangement subsisted to which the Company is a party with the object of enabling Directors of the Company to acquire benefits by means of acquisition of shares in or debentures of the Company or any other body corporate.

Since the end of the previous financial year, no Directors of the Company have received or become entitled to receive benefit (other than benefit included in the aggregate amount of emoluments received or due and receivable by Directors) by reason of a contract made by the Company with the Directors or firm of which the Director is a member, or a Company in which the Director has a substantial financial interest, other than as disclosed in the financial statements.

Statements of Directors' responsibility in respect of financial statements

The Board of Directors is responsible to ascertain that the financial statements are presented fairly, in all material respects, the financial position of the Company as at 31 December 2025 and of its financial performance and its cash flows for the year then ended in accordance with Cambodian International Financial Reporting Standards for Small and Medium-sized Entities ("CIFRS for SMEs").

In preparing those financial statements, the Board of Directors is required to:

- adopt appropriate accounting policies that are supported by reasonable and prudent judgments and estimates and then apply them consistently;
- comply with CIFRS for SMEs, and, if there have been any departures in the interest of true and fair presentation, ensure that these have been appropriately disclosed, explained and quantified in the financial statements;
- oversee the Company's financial reporting process and maintain adequate accounting records and an effective system of internal control;
- assess the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so; and
- effectively control and direct the Company in all material decisions affecting the operations and performance and ascertain that such matters have been properly reflected in the financial statements.

The Board of Directors

The Board of Directors confirms that they have complied with the above requirements in preparing the financial statements.

Approval of the financial statements

During and at the end of the financial year, no arrangement subsisted to which the Company is a party with the object of enabling Directors of the Company to acquire benefits by means of acquisition of shares in or debentures of the Company or any other body corporate.

The Board of Directors hereby approves the accompanying financial statements as set out on pages 8 to 34 which present fairly, in all material respects, the financial position of Intean Poalroath Rongroeurng Ltd. as at 31 December 2025, and its financial performance and its cash flows for the year then ended, in accordance with CIFRS for SMEs.

Signed in accordance with a resolution of the Board of Directors.



Okhna Phou Puth
Chairman

Phnom Penh, Kingdom of Cambodia
21 April 2026

INDEPENDENT AUDITOR'S REPORT

Fii&Associates Co., Ltd
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Kien Klaing Village,
Sangkat Chrouy Chanvar,
Khan Chrouy Chanvar,
Phnom Penh
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E-mail: info@3E-Fii.com

Report of the Independent Auditors To the Shareholder of Intean Poalroath Rongroeurng Ltd. Opinion

We have audited the financial statements of Intean Poalroath Rongroeurng Ltd. (“the Company”), which comprise the statement of financial position as at 31 December 2025, and the statements of comprehensive income, changes in equity and cash flows for the year then ended, and notes, comprising significant accounting policies and other explanatory information as set out on pages 8 to 34.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at 31 December 2025, and its financial performance and its cash flows for the year then ended in accordance with Cambodian International financial Reporting Standards for Small and Medium-sized Entities (“CIFRS for SMEs”).

Basis for Opinion

We conducted our audit in accordance with Cambodia International Standards on Auditing (“CISAs”). Our responsibilities under those standards are further described in the Auditors’ Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Cambodia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Other Matter

The financial statements of the Company as at and for the year ended 31 December 2024 were audited by another auditor, who expressed an unqualified audit opinion on those statements on 28 April 2025.

Other Information

Management is responsible for the other information. The other information obtained at the date of this auditors' report is the information included in the Report of the Board of Directors asset out on page 1 to 4, and the annual report, which is expected to be made available to us after that dated.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent whit the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed on the other information obtained prior to the date of this auditors' report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with CIFRS for SMEs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's reporting process.

Auditor's Responsibilities for the Audit of the financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error. And to issues an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with CISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with CISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or condition may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosure, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit finding, including any significant deficiencies in internal control that we identify during our audit.

For Fii&Associates Co., Ltd



Chhun Mara
Audit Director

Phnom Penh, Kingdom of Cambodia

21 April 2026

STATEMENT OF FINANCIAL POSITION

		2025		2024	
	Note	US\$	KHR’000	US\$	KHR’000
			(Note 2.4)		(Note 2.4)
ASSETS					
Cash and cash equivalents	4	756,491	3,035,798	1,018,647	4,100,054
Statutory deposits	5	154,432	619,736	154,432	621,589
Loans to customers, net	6	5,095,641	20,448,807	6,177,556	24,864,663
Other assets	7	156,123	626,522	564,199	2,270,901
Intangible assets	8	34,375	137,947	50,875	204,772
Property and equipment	9	19,466	78,117	30,616	123,229
TOTAL ASSETS		6,216,528	24,946,927	7,996,325	32,185,208
LIABILITIES AND EQUITY					
LIABILITIES					
Other liabilities	10	46,942	188,378	11,733	47,225
Current income tax liability	11.3	44,671	179,265	19,135	77,018
Deferred tax liabilities, net	11.2	42,292	169,718	23,752	95,602
TOTAL LIABILITIES		133,905	537,361	54,620	219,845
EQUITY					
Share capital	12	3,088,645	12,354,580	3,088,645	12,354,580
Retained earnings		2,740,718	11,146,966	4,592,478	18,574,375
Regulatory reserves	13	253,260	1,019,474	260,582	1,048,843
Currency translation differences		-	(111,454)	-	(12,435)
TOTAL EQUITY		6,082,623	24,409,566	7,941,705	31,965,363
TOTAL LIABILITIES AND EQUITY		6,216,528	24,946,927	7,996,325	32,185,208

The accompanying notes are an integral part of these financial statements.

STATEMENT OF COMPREHENSIVE INCOME

		2025		2024	
	Note	US\$	KHR'000	US\$	KHR'000
			(Note 2.4)		(Note 2.4)
Interest income	14	953,122	3,822,972	1,133,974	4,616,408
Net interest income		953,122	3,822,972	1,133,974	4,616,408
Other operating income	15	116,153	465,890	125,345	510,279
Total operating income		1,069,275	4,288,862	1,259,319	5,126,687
Operating and administrative expenses	16	(830,364)	(3,330,590)	(879,266)	(3,579,492)
Impairment losses of allowance for financial assets	6	(20,922)	(83,918)	(1,060)	(4,315)
Profit before income tax		217,989	874,354	378,993	1,542,880
Income tax expense	11.4	(77,071)	(309,132)	(48,582)	(197,777)
Net profit for the year		140,918	565,222	330,411	1,345,103
Other comprehensive					
Currency translation		-	(99,019)	-	(471,876)
Total comprehensive		140,918	466,203	330,411	873,227

The accompanying notes are an integral part of these financial statements.

STATEMENT OF CHANGES IN EQUITY

	Share capital US\$	Retained earnings US\$	Regulatory reserves US\$	Currency translation differences US\$	Total US\$
	KHR'000 (Note 2.4)	KHR'000 (Note 2.4)	KHR'000 (Note 2.4)	KHR'000 (Note 2.4)	KHR'000 (Note 2.4)
At 1 January 2024	3,088,645	12,468,860	4,449,327	17,991,607	73,322
301,353	-	330,316	7,611,294	31,092,136	
Comprehensive income for the year	-	-	330,411	1,345,103	-
Net profit for the year	-	-	330,411	1,345,103	-
Transfer	-	-	(187,260)	(762,335)	187,260
762,335	-	-	-	-	-
Other comprehensive loss	-	-	-	-	(14,845)
Currency translation difference	-	(114,280)	-	-	(14,845)
Total comprehensive income/ (loss) for the year	-	(114,280)	143,151	582,768	187,260
747,490	-	(342,751)	330,411	873,227	
At 31 December 2024	3,088,645	12,354,580	4,592,478	18,574,375	260,582
1,048,843	-	(12,435)	7,941,705	31,965,363	
At 1 January 2025	3,088,645	12,354,580	4,592,478	18,574,375	260,582
1,048,843	-	(12,435)	7,941,705	31,965,363	
Dividend paid	-	-	(2,000,000)	(8,022,000)	-
Comprehensive income for the year	-	-	140,918	565,222	-
Net profit for the year	-	-	140,918	565,222	-
Transfer	-	-	7,322	29,369	(7,322)
(29,369)	-	-	-	-	-
Other comprehensive loss	-	-	-	-	-
Currency translation difference	-	-	-	-	(99,019)
Total comprehensive income/ (loss) for the year	-	-	148,240	594,591	(7,322)
(29,369)	-	(99,019)	140,918	466,203	
At 31 December 2025	3,088,645	12,354,580	2,740,718	11,146,966	253,260
1,019,474	-	(111,454)	6,082,623	24,409,566	

The accompanying notes are an integral part of these financial statements.

STATEMENT OF CASH FLOWS

	2025		2024	
	US\$	KHR'000 (Note 2.4)	US\$	KHR'000 (Note 2.4)
Cash flows from operating activities				
Net profit for the year	140,918	565,222	330,411	1,345,103
<i>Adjustments for:</i>				
Income tax expense	77,071	309,132	48,582	197,777
Depreciation and amortisation	32,797	131,549	32,333	131,628
Impairment losses of allowance for financial assets	20,922	83,918	1,060	4,315
Loss on property and equipment written off	410	1,645	-	-
	272,118	1,091,466	412,386	1,678,823
<i>Changes in:</i>				
Loans to customers	1,060,993	4,255,643	185,874	756,693
Other assets	(1,591,924)	(6,385,207)	(471,414)	(1,919,126)
Other liabilities	35,209	141,223	(469)	(1,909)
Cash (used in)/generated from operations	(223,604)	(896,875)	126,377	514,481
Income tax paid	(32,995)	(132,343)	(40,800)	(166,097)
Net cash (used in)/generated from operating activities	(256,599)	(1,029,218)	85,577	348,384
Cash flows from investing activities				
Acquisition of intangible assets	-	-	(66,000)	(268,686)
Acquisition of property and equipment	(5,557)	(22,289)	(6,704)	(27,292)
Net cash used in investing activities	(5,557)	(22,289)	(72,704)	(295,978)
Net (decrease)/increase in cash and cash equivalents	(262,156)	(1,051,507)	12,873	52,406
Cash and cash equivalents at 1 January	1,018,647	4,100,054	1,005,774	4,108,587
Currency translation differences	-	(12,749)	-	(60,939)
Cash and cash equivalents at 31 December (Note 4)	756,491	3,035,798	1,018,647	4,100,054

IPR'S CONTACT DETAILS



BRANCH NETWORK



📍 PHNOM PENH

- Head Office: #72B, Road No. 317, Village 06, Sangkat Boeung Kak 02, Khan Toul Kork, Phnom Penh

📍 TAKEO PROVINCE

- Takeo Branch

📍 PURSAT PROVINCE

- Pursat Branch

📍 BATTAMBANG PROVINCE

- Phnom Proek Branch
- Battambang Branch
- Sampov Lun Branch
- Samlout Branch

📍 BANTEAY MEANCHEY PROVINCE

- Banteay Meanchey Branch



PHNOM PENH

Head Office

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Tel: 023 990 237 / 070 999 739

E-mail: info@iprmfi.com

Website: www.iprmfi.com



TAKEO PROVINCE

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PURSAT PROVINCE

Pursat Branch

Khnach Romeas Village, Boeng Khnar Commune, Bakan District, Pursat Province, Cambodia.

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BATTAMBANG PROVINCE

Phnum Proek Branch

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E-mail: bm003@iprmfi.com

Battambang Branch

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Tel: 070 999 694/ 070 999 692

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Sampov Lun Branch

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BANTEAY MEANCHEY PROVINCE

Banteay Meanchey Branch

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គ្រឹះស្ថានមីក្រូហិរញ្ញវត្ថុ
ក្រុមហ៊ុន ពលរដ្ឋរុងរឿង អិលធីឌី
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